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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

j1036 U.S. PTO
10/035526
11/09/01

Applicants: Konrad WRONA et al.) Group Art Unit: not assigned
Serial No.: not assigned) Examiner: not assigned
Filed: herewith)
For: METHOD AND DEVICE FOR RETURNING OF CHANGE IN AN ELECTRONIC
PAYMENT SYSTEM

Commissioner for Patents
Washington, D.C. 20231

<p align="center">CERTIFICATE OF MAILING</p> <p>Express Mail No. EL706391754US</p> <p>Date of Deposit: November <u>9</u>, 2001</p> <p>I hereby certify that this correspondence is being deposited postage paid with the United States Postal Service as Express Mail in an envelope addressed to: Commissioner for Patents, Washington, D.C. 20231</p> <p>Type or Print Name: DOROTHY MACKINNON</p> <p>Signature <u>Dorothy MacKinnon</u></p>	
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Dear Sir:

INFORMATION DISCLOSURE STATEMENT

In accordance with Applicant's duty under 37 C.F.R. § 1.56 and 1.97, Applicant hereby submits the attached form PTO-1449 (modified) which lists art cited. The art listed therein, while of some relevance, is not necessarily considered to teach or suggest any aspect of the invention described and claimed in the above-identified patent application. This statement is also not to be construed as a representation that a search has, or has not, been conducted or that no better art exists. Rather, this statement discloses only the best art of which the Applicant is aware.

In considering the art set forth below, it may be noted by the Examiner that certain of the references may contain markings, underlinings or other notations. These markings or notations are not to be construed as drawing the Examiner's attention either to selected parts or away from other parts of the references. Any such markings were either present on the copies of the references obtained by Applicant, or were made thereon during the study of the references by the Applicant and/or his attorneys.

Reference B-1 submitted herewith is not in the English language and no translation is provided therefor. Reference B-1 is cited in the European Search Report for the corresponding priority application, European Patent Office Application No. EP 00124631.3. A copy of the above-mentioned European Search Report is also submitted herewith as Reference C-1.

The Examiner is respectfully requested to consider each of the cited references, indicate such consideration by initialing each reference on the enclosed Form PTO-1449 (modified) and return a copy of the same with the next communication to the Applicant. For the convenience of the Examiner in considering the references, copies of the cited references are enclosed with this communication.

Respectfully submitted,


A handwritten signature in black ink, appearing to read 'Spencer C. Patterson', written over the typed name.

Spencer C. Patterson
Reg. No. 43,849

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Form PTO-1449 Modified List of Patents and Publications Cited by Applicant (Use several sheets if necessary) U.S. Patent Department of Commerce Patent and Trademark Office			Docket No.: 53806-00003USPX		Serial No.: not assigned	
			Applicants: Konrad WRONA et al.			
			Filing Date: herewith		Group: not assigned	

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U.S. PATENT DOCUMENTS						
Examiner Initial		Document No.	Date	Name	Class	Subclass
	A-1	5,768,385	Jun. 16, 1998	Simon	380	24
	A-2	5,953,423	Sep. 14, 1999	Rosen	380	24
	A-3					
FOREIGN PATENT DOCUMENTS						
Examiner Initial		Document No.	Date	Country	Translation	
					Yes	No
	B-1	EP 0865 010 A1	Sep. 16, 1998	EPO		X
	B-2					
OTHER DOCUMENTS						
Examiner Initials		Author, Title, Date, Pertinent Pages, Etc.				
	C-1	European Search Report, Application No. EP 00124631, Apr. 10, 2001, pp. 1-4				
	C-2					
Date Examined:		Examiner:				